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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): February 05, 2026**

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**LM FUNDING AMERICA, INC.**

(Exact name of Registrant as Specified in Its Charter)

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**Delaware**  
(State or Other Jurisdiction  
of Incorporation)

**001-37605**  
(Commission File Number)

**47-3844457**  
(IRS Employer  
Identification No.)

**1200 West Platt Street  
Suite 100  
Tampa, Florida**  
(Address of Principal Executive Offices)

**33606**  
(Zip Code)

**Registrant's Telephone Number, Including Area Code: 813 222-8996**

(Former Name or Former Address, if Changed Since Last Report)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Securities registered pursuant to Section 12(b) of the Act:**

<b>Title of each class</b>	<b>Trading Symbol(s)</b>	<b>Name of each exchange on which registered</b>
Common Stock par value \$0.001 per share	LMFA	The Nasdaq Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

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**Item 2.02 Results of Operations and Financial Condition.**

On February 5, 2026, the Company issued a press release providing Bitcoin production and mining update for the one month ended January 31, 2026. The information contained in the press release is incorporated herein by reference and furnished as Exhibit 99.1.

The information furnished in this Item 2.02, including Exhibit 99.1, is not deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to liability under that Section. This information will not be deemed to be incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act, except to the extent that the Company specifically incorporates it by reference.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

Exhibit Number	Description
99.1	<a href="#">Press release issued February 5, 2026</a>
104	Cover Page Interactive Data File (embedded within the inline XBRL document)

**Forward-Looking Statements**

*This Current Report on Form 8-K may contain “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These statements involve risks and uncertainty. Words such as “anticipate,” “estimate,” “expect,” “intend,” “plan,” and “project” and other similar words and expressions are intended to signify forward-looking statements. Forward-looking statements are not guarantees of future results and conditions but rather are subject to various risks and uncertainties. Such statements are based on the Company’s current expectations and are subject to a number of risks and uncertainties that could cause actual results to differ materially from those described in the forward-looking statements. Investors are cautioned that there can be no assurance actual results or business conditions will not differ materially from those projected or suggested in such forward-looking statements as a result of various risks and uncertainties. Investors should refer to the risks detailed from time to time in the reports the Company files with the SEC, including the Company’s Annual Report on Form 10-K for the year ended December 31, 2024, as well as other filings on Form 10-Q and periodic filings on Form 8-K, for additional factors that could cause actual results to differ materially from those stated or implied by such forward-looking statements. The Company disclaims any intention or obligation to update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise, unless required by law.*

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## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

LM Funding America, Inc.

Date: February 5, 2026

By: /s/ Richard Russell  
Richard Russell, CFO

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## LM Funding America Announces January 2026 Production and Operational Update

- Bitcoin treasury as of January 31, 2026 was 364.1 BTC valued at \$29.1 million or \$1.36 per share<sup>[1]</sup>

**TAMPA, FL, February 5, 2026** — LM Funding America, Inc. (NASDAQ: LMFA) (“LM Funding” or the “Company”), a Bitcoin treasury and mining company, today announced its preliminary, unaudited Bitcoin mining and operational update for the month ended January 31, 2026.

Metric	December 2025	January 2026
<b>- Bitcoin<sup>[2]</sup></b>		
- Mined, net	7.5	7.8
- Sold	-	-
- Purchased	47.0	-
- Service Fee	-	-
<b>- Bitcoin HODL</b>	<b>356.3<sup>3</sup></b>	<b>364.1<sup>3</sup></b>
<b>- Machines<sup>2</sup></b>		
- Oklahoma	4,480	4,608
- Mississippi	2,378	2,378
- Storage	365	237
<b>- Total Machines</b>	<b>7,223</b>	<b>7,223</b>
<b>- Hashrate (EH/s<sup>2</sup>)</b>		
- Oklahoma	0.52	0.54
- Mississippi	0.23	0.23
<b>- Energized</b>	<b>0.75</b>	<b>0.77</b>

“In January, our power assets demonstrated the flexibility and resilience of our operating model,” said Bruce Rodgers, Chairman and CEO of LM Funding. “During Winter Storm Fern, we proactively redirected power back to the grid to support local energy needs and help stabilize the grid during a critical period. As a result, we generated over a quarter’s worth of our average energy and curtailment sales in a single weekend and are forecasting sales of approximately \$315,000 for the month, equivalent to nearly 4.0 Bitcoin.”

“Even with a weekend of curtailment during Winter Storm Fern, we increased our total Bitcoin production for the month as we brought our second immersion container in Oklahoma online,” said Ryan Duran, President of USDM. “Importantly, our energy and curtailment sales have effectively no associated marginal costs and offsets any potential lost mining revenue.”

The Company estimates that the value of its 364.1 Bitcoin holdings on January 31, 2026, was approximately \$29.1 million or \$1.36<sup>1</sup> per share, based on a Bitcoin price of approximately \$79,960 as of January 31, 2026, compared to a stock share price of \$0.40 as January 30, 2026 close.

#### About LM Funding America

LM Funding America, Inc. (Nasdaq: LMFA), operates as a Bitcoin treasury and mining company. The Company was founded in 2008 and is based in Tampa, Florida. The Company also operates a technology-enabled specialty finance business that provides funding to nonprofit community associations primarily in the State of Florida. For more information, please visit <https://www.lmfunding.com>.

#### Forward-Looking Statements

*This press release may contain forward-looking statements made pursuant to the Private Securities Litigation Reform Act of 1995. Words such as “anticipate,” “believe,” “estimate,” “expect,” “intend,” “plan,” and “project” and other similar words and expressions are intended to signify forward-looking statements. Forward-looking statements are not guarantees of future results and conditions but rather are subject to various risks and uncertainties. Some of these risks and uncertainties are identified in the Company’s most recent Annual Report on Form 10-K and its other filings with the SEC, which are available at [www.sec.gov](http://www.sec.gov). These risks and uncertainties include, without limitation, the risks of operating in the cryptocurrency mining business, our limited operating history in the cryptocurrency mining business and our ability to grow that business, the capacity of our Bitcoin mining machines and our related ability to purchase power at reasonable prices, our ability to identify and acquire additional mining sites, the ability to finance our site acquisitions and cryptocurrency mining operations, our ability to acquire new accounts in our specialty finance business at appropriate prices, changes in governmental regulations that affect our ability to collect sufficient amounts on defaulted consumer receivables, changes in the credit or capital markets, changes in interest rates, and negative press regarding the debt collection industry. The occurrence of any of these risks and uncertainties could have a material adverse effect on our business, financial condition, and results of operations.*

#### For investor and media inquiries, please contact:

Investor Relations  
Orange Group  
Yujia Zhai

<sup>[1]</sup> Bitcoin treasury calculated using 364.1 Bitcoin held as of 01/31/26 and Bitcoin price of approximately \$79,960 as of 01/31/26. Bitcoin per share calculated using 21,455,892 diluted shares outstanding as of 1/31/2026 which includes 15,264,892 shares outstanding and 6,191,000 warrants with an exercise price of \$0.001 per share as of January 31, 2026.

<sup>[2]</sup> Unaudited

LMFundingIR@orangegroupadvisors.com